



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [PACWEST BANCORP](#)

City/State [BEVERLY HILLS, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [34,867,987](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[BEVERLY HILLS, CA 90212](#)

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	32,681,176	26,693,759	27,554,838	26,018,088	24,335,996
Net income (\$000)	330,918	-1,399,907	-1,237,574	468,636	465,339
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.28	2.65	87	3.82	2.84	91	3.72	2.77	91	3.94	3.01	89	4.34	3.08	92
+ Non-interest income	0.49	1.11	20	0.43	1.14	16	0.44	1.21	17	0.47	1.32	11	0.57	1.31	18
- Overhead expense	1.78	2.24	20	13.16	2.63	97	7.37	2.57	96	1.94	2.69	19	2.14	2.71	20
- Provision for credit losses	-0.76	-0.15	3	1.43	0.85	85	1.06	0.51	90	0.09	0.15	38	0.15	0.14	62
+ Securities gains (losses)	0	0.01	51	0.06	0.03	80	0.05	0.02	75	0.10	0.01	97	0.03	0	95
+ Other tax equivalent adjustments	0	0	48	0	0	83	0	0	48	0	0	42	0	0	79
= Pretax net operating income (tax equivalent)	2.78	1.79	91	-10.26	0.64	2	-4.18	1.04	2	2.48	1.56	93	2.66	1.57	96
Net operating income	2.03	1.36	90	-10.49	0.48	2	-4.49	0.81	2	1.80	1.19	95	1.91	1.24	94
Net income	2.03	1.35	90	-10.49	0.50	2	-4.49	0.82	2	1.80	1.19	95	1.91	1.24	94
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.71	3.14	86	4.73	3.78	92	4.42	3.55	92	5.49	4.41	91	5.65	4.24	94
Interest expense	0.17	0.27	28	0.51	0.66	32	0.35	0.52	29	0.92	1.08	38	0.58	0.86	26
Net interest income (tax equivalent)	3.53	2.85	88	4.22	3.10	91	4.07	3.01	92	4.58	3.33	94	5.07	3.38	94
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.03	0.13	6	0.33	0.28	64	0.45	0.27	79	0.09	0.21	38	0.26	0.22	69
Earnings coverage of net loan and lease losses (X)	-133.07	4.52	9	-36.60	21.56	5	-9.97	22.91	3	39.31	24.40	79	15.31	21.75	53
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.39	32	1.53	1.51	60	1.82	1.58	72	0.74	0.83	40	0.74	0.90	34
Allowance for loan and lease losses / Total loans and leases	1.16	1.37	34	1.53	1.48	60	1.82	1.55	73	0.74	0.81	43	0.74	0.89	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.63	27	0.84	0.66	71	0.55	0.71	42	0.49	0.57	44	0.47	0.61	36
30-89 days past due loans and leases / Total loans and leases	0.14	0.27	34	0.04	0.36	4	0.05	0.39	4	0.05	0.43	4	0.06	0.44	4
Liquidity and Funding															
Net noncore funding dependence	-17.85	-1.82	9	2.59	6.94	37	-6.42	3.20	24	14.84	14.45	54	12.62	16.62	42
Net short-term noncore funding dependence	-18.54	-8.21	16	2.02	-2.29	60	-7.33	-4.76	34	14.23	3.38	83	12.54	4.66	74
Net loans and leases / Total assets	55.30	59.81	33	70.87	63.21	67	63.51	61.58	45	69.88	63.77	57	69.27	63.98	54
Capitalization															
Tier 1 leverage ratio	7.67	9.11	13	8.93	9.03	50	8.55	9.13	37	9.74	9.76	57	10.13	9.71	67
Holding company equity capital / Total assets	11.03	10.88	52	12.62	11.06	73	12.19	11.16	66	18.51	12.43	96	18.75	12.22	96
Total equity capital (including minority interest) / Total assets	11.03	11.01	50	12.62	11.18	71	12.19	11.29	65	18.51	12.57	96	18.75	12.27	96
Common equity tier 1 capital / Total risk-weighted assets	10.41	12.69	17	9.97	12.01	20	10.53	12.38	24	9.78	12.17	16	10.01	12.12	16
Net loans and leases / Equity capital (X)	5.01	5.51	40	5.62	5.78	48	5.21	5.58	43	3.78	5.21	19	3.69	5.29	17
Cash dividends / Net income	17.98	25.30	35		60.26			42.30		61.68	33.12	91	61.93	27.31	95
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	27.41	9.29	93	3.88	17.07	13	10.19	16.68	32	4.04	9.26	38	2.95	7	36
Equity capital	11.40	9.31	70	-28.84	6.16	3	-27.44	6.99	3	2.68	10.49	21	-3.05	7.89	11
Net loans and leases	-0.58	0.79	57	5.76	13.26	26	0.14	9.07	19	4.95	9.10	42	2.95	7.89	27
Noncore funding	-37.64	-23.76	34	-38.39	-2.41	6	-53.52	-12.18	5	33.31	6.59	86	26.71	10.67	79
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	98.39	103.07	23	98.49	103.11	19	98.48	102.81	23	99.08	103.22	22	96.32	103.10	16
Cash from ops + noncash items + op expense / Op expense + dividends	122.12	130.64	51	181.54	154.33	68	163.96	147.24	67	122.13	190.27	27	234.35	174.91	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	481,715	505,774	985,047	1,086,765	1,034,908	-4.76	7.91
Income from lease financing receivables.....	4,358	4,355	8,091	11,080	13,061	0.07	-69.51
Fully taxable income on loans and leases.....	475,089	502,964	977,797	1,087,268	1,042,630	-5.54	3.12
Tax-exempt income on loans and leases.....	10,984	7,165	15,341	10,577	5,339	53.30	
Estimated tax benefit on income on loans and leases.....	3,165	2,170	4,573	3,159	1,606	45.90	
Income on loans and leases (tax equivalent).....	489,238	512,299	997,711	1,101,004	1,049,575	-4.50	6.19
Investment interest income (tax equivalent).....	68,361	55,570	112,236	121,996	122,326	23.02	16.37
Interest on balances due from depository institutions.....	2,824	1,794	3,336	6,479	2,054	57.41	359.93
Interest income on other earning assets.....	1,199	1,020	1,820	1,647	1,767	17.55	44.81
Total interest income (tax equivalent).....	561,622	570,683	1,115,103	1,231,126	1,175,722	-1.59	7.82
Interest on time deposits of \$250K or more.....	1,177	4,318	7,285	8,600	4,638	-72.74	
Interest on time deposits < \$250K.....	2,298	15,232	20,146	40,648	15,250	-84.91	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	11,294	21,772	32,232	99,212	60,252	-48.13	60.38
Interest on other borrowings and trading liabilities.....	11,497	20,058	29,270	56,804	40,616	-42.68	4.17
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	26,266	61,380	88,933	205,264	120,756	-57.21	-5.97
Net interest income (tax equivalent).....	535,356	509,303	1,026,170	1,025,862	1,054,966	5.12	8.60
Non-interest income.....	80,252	57,093	120,127	121,318	138,925	40.56	65.57
Adjusted operating income (tax equivalent).....	615,608	566,396	1,146,297	1,147,180	1,193,891	8.69	13.70
Overhead expense.....	290,929	1,755,878	2,030,308	504,766	519,933	-83.43	30.83
Provision for credit losses.....	-125,000	191,000	293,000	23,000	36,774		
Securities gains (losses).....	101	7,897	13,171	25,445	8,176	-98.72	-98.82
Other tax equivalent adjustments.....	0	1	0	0	1	-100.00	
Pretax net operating income (tax equivalent).....	454,670	-1,369,675	-1,150,789	644,173	647,369		54.23
Applicable income taxes.....	115,973	24,955	75,173	164,304	167,977	364.73	7.81
Tax equivalent adjustments.....	7,779	5,277	11,612	11,233	14,053	47.41	-46.73
Applicable income taxes (tax equivalent).....	123,752	30,232	86,785	175,537	182,030	309.34	1.29
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	330,918	-1,399,907	-1,237,574	468,636	465,339		91.70
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	330,918	-1,399,907	-1,237,574	468,636	465,339		91.70
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	330,918	-1,399,907	-1,237,574	468,636	465,339		91.70
Investment securities income (tax equivalent).....	68,361	55,570	112,236	121,996	122,326	23.02	16.37
US Treasury and agency securities (excluding mortgage-backed securities).....	3,429	643	1,266	3,990	8,382	433.28	152.13
Mortgage-backed securities.....	28,199	34,804	64,437	71,981	56,168	-18.98	73.58
All other securities.....	36,733	20,123	46,533	46,025	57,776	82.54	-10.71
Cash dividends declared.....	59,503	100,711	159,748	289,048	288,193	-40.92	-51.14
Common.....	59,503	100,711	159,748	289,048	288,193	-40.92	-51.14
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.44	2.92	85	4.28	3.46	90	4.05	3.27	89	4.73	4	87	4.83	3.87	91
Less: Interest expense	0.16	0.25	30	0.46	0.61	32	0.32	0.48	30	0.79	0.98	36	0.50	0.79	24
Equals: Net interest income (tax equivalent)	3.28	2.65	87	3.82	2.84	91	3.72	2.77	91	3.94	3.01	89	4.34	3.08	92
Plus: Non-interest income	0.49	1.11	20	0.43	1.14	16	0.44	1.21	17	0.47	1.32	11	0.57	1.31	18
Equals: adjusted operating income (tax equivalent)	3.77	3.82	52	4.24	4.05	63	4.16	4.04	62	4.41	4.41	53	4.91	4.46	76
Less: Overhead expense	1.78	2.24	20	13.16	2.63	97	7.37	2.57	96	1.94	2.69	19	2.14	2.71	20
Less: Provision for credit losses	-0.76	-0.15	3	1.43	0.85	85	1.06	0.51	90	0.09	0.15	38	0.15	0.14	62
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	52	0.06	0.03	80	0.05	0.02	75	0.10	0.01	97	0.03	0	95
Plus: other tax equivalent adjustments	0	0	48	0	0	83	0	0	48	0	0	42	0	0	79
Equals: Pretax net operating income (tax equivalent)	2.78	1.79	91	-10.26	0.64	2	-4.18	1.04	2	2.48	1.56	93	2.66	1.57	96
Less: Applicable income taxes (tax equivalent)	0.76	0.41	94	0.23	0.16	65	0.31	0.23	75	0.67	0.36	93	0.75	0.33	97
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	2.03	1.36	90	-10.49	0.48	2	-4.49	0.81	2	1.80	1.19	95	1.91	1.24	94
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	2.03	1.35	90	-10.49	0.50	2	-4.49	0.82	2	1.80	1.19	95	1.91	1.24	94
Memo: Net income (last four quarters)	1.61	1.25	80	-4.43	0.81	2	-4.49	0.82	2	1.80	1.19	95	1.91	1.24	94
Net income—BHC and noncontrolling (minority) interest	2.03	1.37	90	-10.49	0.50	2	-4.49	0.83	2	1.80	1.20	94	1.91	1.25	94
Margin Analysis															
Average earning assets / Average assets	92.76	93.15	45	90.35	91.74	32	91.53	92.32	38	86.13	91.05	7	85.56	91.48	3
Average interest-bearing funds / Average assets	54.23	62.32	17	54.93	65.48	10	54.69	64.06	13	53.02	65.57	9	48.01	65.56	4
Interest income (tax equivalent) / Average earning assets	3.71	3.14	86	4.73	3.78	92	4.42	3.55	92	5.49	4.41	91	5.65	4.24	94
Interest expense / Average earning assets	0.17	0.27	28	0.51	0.66	32	0.35	0.52	29	0.92	1.08	38	0.58	0.86	26
Net interest income (tax equivalent) / Average earning assets	3.53	2.85	88	4.22	3.10	91	4.07	3.01	92	4.58	3.33	94	5.07	3.38	94
Yield or Cost															
Total loans and leases (tax equivalent)	5.15	4.05	90	5.17	4.44	86	5.15	4.27	89	6.01	5.09	88	6.22	4.95	90
Interest-bearing bank balances	0.12	0.11	79	0.41	0.50	39	0.20	0.27	34	1.69	2.04	30	0.95	1.64	10
Federal funds sold and reverse repos	0.76	0.26	85		0.94		0.92	0.68	71	0	2.44	4	1.85	2.17	33
Trading assets		0.42			0.67			0.60			0.99			1.11	
Total earning assets	3.65	3.11	84	4.69	3.74	92	4.38	3.51	92	5.44	4.36	91	5.58	4.20	94
Investment securities (tax equivalent)	2.38	1.80	87	3.05	2.51	88	2.84	2.25	87	3.26	2.76	85	3.20	2.68	82
US Treasury and agency securities (excluding mortgage-backed securities)	0.98	1.28	33	6.37	2.01	94	6.43	1.75	95	4.25	2.32	93	2.28	2.05	68
Mortgage-backed securities	1.82	1.56	72	2.81	2.33	92	2.47	2.05	88	2.82	2.61	77	2.64	2.50	70
All other securities	2.83	2.91	48	3.52	3.48	61	3.05	3.24	47	4.17	4.06	70	4.10	4.20	68
Interest-bearing deposits	0.17	0.24	35	0.66	0.70	51	0.44	0.53	44	1.27	1.10	67	0.80	0.81	52
Time deposits of \$250K or more	0.43	0.76	17	1.49	1.67	28	1.24	1.42	30	1.86	1.96	37	1.27	1.44	31
Time deposits < \$250K	0.48	0.72	25	1.61	1.58	51	1.31	1.36	45	1.94	1.82	52	0.99	1.29	26
Other domestic deposits	0.14	0.17	51	0.42	0.50	45	0.28	0.36	42	1.09	0.93	68	0.73	0.67	64
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.06	0.19	26	0.90	0.85	66	0.55	0.62	59	2.26	1.86	68	2.26	1.51	80
Other borrowed funds and trading liabilities	7.15	1.31	98	1.17	1.62	27	1.16	1.50	34	2.30	2.38	44	2.05	2.28	39
All interest-bearing funds	0.30	0.40	35	0.84	0.92	48	0.59	0.74	36	1.49	1.49	57	1.03	1.19	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	80,252	57,093	120,127	121,318	138,925
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	6,386	4,662	10,351	14,637	16,509
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	12,998	5,465	15,453	12,151	10,431
Net servicing fees	-409	-757	-1,401	-1,512	-1,030
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,849	248	2,150	4,127	5,230
Other non-interest income	59,428	47,475	93,574	91,915	107,785
Total overhead expenses	290,929	1,755,878	2,030,308	504,766	519,933
Personnel expense	170,689	123,192	271,494	285,862	282,568
Net occupancy expense	28,838	28,701	57,555	57,407	53,223
Goodwill impairment losses	0	1,470,000	1,470,000	0	0
Amortization expenses and impairment loss (other intangible assets)	5,981	7,831	14,753	18,725	24,606
Other operating expenses	85,421	126,154	216,506	142,772	159,536
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,058	1,782	1,705	1,816	1,828
Average personnel expense per employee	82.94	69.13	159.23	157.41	154.58
Average assets per employee	15,880.07	14,979.66	16,161.20	14,327.14	13,312.91

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.15	10	0	2.20	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	47.86	59.03	12	312.92	63.28	96	178.93	62.28	96	44.44	61.29	6	44.07	60.88	6
Percent of Average Assets															
Total overhead expense	1.78	2.24	20	13.16	2.63	97	7.37	2.57	96	1.94	2.69	19	2.14	2.71	20
Personnel expense	1.04	1.25	28	0.92	1.31	14	0.99	1.30	20	1.10	1.41	23	1.16	1.44	26
Net occupancy expense	0.18	0.24	18	0.22	0.26	24	0.21	0.26	24	0.22	0.28	22	0.22	0.28	21
Other operating expenses	0.56	0.73	30	12.02	0.99	97	6.17	0.94	97	0.62	0.97	19	0.76	0.97	32
Overhead less non-interest income	1.29	1.10	64	12.73	1.36	97	6.93	1.25	97	1.47	1.32	54	1.57	1.38	58
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	47.26	58.45	12	310.01	62.83	96	177.12	61.82	96	44	60.64	6	43.55	60.37	6
Personnel expense	27.73	33.10	24	21.75	32.43	7	23.68	32.36	11	24.92	32.39	16	23.67	32.51	13
Net occupancy expense	4.68	6.33	25	5.07	6.65	22	5.02	6.58	25	5	6.52	20	4.46	6.48	13
Other operating expenses	14.85	18.60	22	283.19	23.06	96	148.41	22.28	96	14.08	21.20	7	15.42	20.90	15
Total non-interest income	13.04	28.18	16	10.08	27.40	10	10.48	28.83	9	10.58	29.23	8	11.64	28.50	15
Fiduciary activities income	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	1.04	3.19	16	0.82	3.35	15	0.90	3.27	14	1.28	3.88	18	1.38	4.15	21
Trading revenue	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	0	2.52	6	0	2.64	6	0	2.46	6	0	3.54	5	0	3.42	5
Insurance activities revenue	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	2.11	0.02	96	0.96	0	96	1.35	0.01	97	1.06	0.02	96	0.87	0.02	94
Net servicing fees	-0.07	0.55	6	-0.13	-0.20	25	-0.12	0.01	21	-0.13	0.28	8	-0.09	0.65	0
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.30	3.83	17	0.04	2.89	17	0.19	3.92	17	0.36	1.86	24	0.44	1.61	31
Other non-interest income	9.65	9.26	65	8.38	9.31	50	8.16	9.65	48	8.01	10.04	48	9.03	9.86	57
Overhead less non-interest income	34.22	29.94	58	299.93	34.19	96	166.64	31.93	97	33.43	31.06	45	31.91	31.46	46
Applicable income taxes / Pretax net operating income (tax equivalent)	25.51	21.54	89		18.39			18.63		25.51	20.56	85	25.95	19.04	94
Applicable income tax + TE / Pretax net operating income + TE	27.22	23.10	87		22.75			21.18		27.25	23.23	86	28.12	21.56	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	11,997,182	11,352,390	11,328,632	10,776,602	10,193,151	5.68	88.44
Commercial and industrial loans	3,296,247	5,119,671	4,144,992	4,180,061	4,612,227	-35.62	-44.55
Loans to individuals	363,380	409,277	317,561	438,569	398,157	-11.21	71.05
Loans to depository institutions and acceptances of other banks	4,801	4,801	4,801	4,801	12,103	0.00	-66.20
Agricultural loans	1,033	1,167	1,333	1,272	941	-11.48	173.28
Other loans and leases	3,843,614	2,807,324	3,286,057	3,445,568	2,741,135	36.91	82.73
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	19,506,257	19,694,630	19,083,376	18,846,873	17,957,714	-0.96	33.23
Less: Allowance for loan and lease losses	225,600	301,050	348,181	138,785	132,472	-25.06	57.44
Net loans and leases	19,280,657	19,393,580	18,735,195	18,708,088	17,825,242	-0.58	32.99
Debt securities that reprice or mature in over 1 year	6,604,231	3,547,587	4,850,562	3,517,314	3,934,499	86.16	123.37
Mutual funds and equity securities	13,063	2,688	6,147	2,998	4,891	385.97	381.14
Subtotal	25,897,951	22,943,855	23,591,904	22,228,400	21,764,632	12.88	48.35
Interest-bearing bank balances	5,409,587	1,747,077	2,840,197	465,039	209,936	209.64	2371.46
Federal funds sold and reverse repos	269,000	0	170,000	0	0		
Debt securities that reprice or mature within 1 year	594,377	303,554	385,029	279,873	74,932	95.81	53.43
Trading assets	0	0	0	0	0		
Total earning assets	32,170,915	24,994,486	26,987,130	22,973,312	22,049,500	28.71	78.10
Non-interest-bearing cash and due from depository institutions	179,504	174,059	150,464	172,584	175,830	3.13	-20.74
Premises, fixed assets, and leases	160,136	167,624	159,021	167,887	34,661	-4.47	313.60
Other real estate owned	12,813	247	13,198	440	4,235	5087.45	-12.55
Investment in unconsolidated subsidiaries	15,367	14,967	15,119	14,890	14,758	2.67	2.59
Intangible and other assets	2,329,252	2,014,355	2,173,510	3,441,693	3,452,370	15.63	-16.47
Total assets	34,867,987	27,365,738	29,498,442	26,770,806	25,731,354	27.41	64.88
Quarterly average assets	34,143,372	26,450,469	29,116,310	26,256,015	24,842,885	29.08	63.37
Average loans and leases (YTD)	18,992,367	19,799,141	19,390,808	18,328,446	16,862,729	-4.07	31.17
Memoranda							
Loans held-for-sale	0	0	0	0	0		-100.00
Loans not held-for-sale	19,506,257	19,694,630	19,083,376	18,846,873	17,957,714	-0.96	33.34
Real estate loans secured by 1-4 family	704,554	240,900	289,088	227,698	336,306	192.47	244.70
Commercial real estate loans	11,291,836	11,105,350	11,038,706	10,542,365	9,850,678	1.68	83.43
Construction and land development	3,612,098	3,448,839	3,395,133	2,970,917	2,360,682	4.73	366.01
Multifamily	3,928,906	3,510,840	3,539,724	3,580,461	2,804,274	11.91	304.58
Nonfarm nonresidential	3,750,832	4,145,671	4,103,849	3,990,987	4,685,722	-9.52	-14.94
Real estate loans secured by farmland	792	6,140	828	6,539	6,167	-87.10	-87.72
Total investment securities	7,211,671	3,853,829	5,241,738	3,800,185	4,014,322	87.13	115.48
U.S. Treasury securities	877,153	5,363	5,302	5,181	403,405	16255.64	
US agency securities (excluding mortgage-backed securities)	12,090	15,846	14,769	17,652	33,181	-23.70	-93.87
Municipal securities	1,817,498	888,338	1,531,616	735,160	1,312,193	104.60	17.01
Mortgage-backed securities	3,451,533	2,557,267	2,986,636	2,679,907	2,222,893	34.97	165.56
Asset-backed securities	531,626	363,869	385,379	338,539	20,206	46.10	115.20
Other debt securities	508,708	20,458	311,889	20,748	17,553	2386.60	988.68
Mutual funds and equity securities	13,063	2,688	6,147	2,998	4,891	385.97	381.14
Available-for-sale securities	7,198,608	3,851,141	5,235,591	3,797,187	4,009,431	86.92	115.09
U.S. Treasury securities	877,153	5,363	5,302	5,181	403,405	16255.64	
US agency securities (excluding mortgage-backed securities)	12,090	15,846	14,769	17,652	33,181	-23.70	-93.87
Municipal securities	1,817,498	888,338	1,531,616	735,160	1,312,193	104.60	17.01
Mortgage-backed securities	3,451,533	2,557,267	2,986,636	2,679,907	2,222,893	34.97	165.56
Asset-backed securities	531,626	363,869	385,379	338,539	20,206	46.10	115.20
Other debt securities	508,708	20,458	311,889	20,748	17,553	2386.60	988.68
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	201,073	203,161	238,621	109,095	-8,478	-1.03	45.53
Structured notes, fair value	0	7,966	0	7,541	7,227	-100.00	
Pledged securities	489,976	642,029	449,330	486,200	458,143	-23.68	10.63

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	718,032	648,832	744,285	663,356	596,247	10.67	-59.81
NOW, ATS and transaction accounts	3,475,159	2,824,196	2,299,817	1,547,772	585,867	23.05	4567.90
Time deposits less brokered deposits < \$250K	-156,536	-409,002	-347,651	410,517	343,937		
MMDA and other savings accounts	23,967,942	17,280,187	20,369,846	14,474,154	15,686,423	38.70	127.45
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	28,004,597	20,344,213	23,066,297	17,095,799	17,212,474	37.65	115.56
Time deposits of \$250K or more	572,530	652,571	532,573	483,609	412,185	-12.27	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	50,000	0	441,000	331,000	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	6,625	10,000	5,000	1,349,564	1,040,106	-33.75	-99.16
Other borrowings w/remaining maturity over 1 year	0	0	0	113,798	8		-100.00
Brokered deposits < \$250K	1,069,907	1,931,930	1,341,848	1,655,216	1,249,516	-44.62	
Noncore funding	1,649,062	2,644,501	1,879,421	4,043,187	3,032,815	-37.64	-46.60
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	861,788	460,772	465,812	458,209	453,846	87.03	96.16
Other liabilities	505,859	463,354	491,960	218,914	206,631	9.17	341.59
Total liabilities	31,021,306	23,912,840	25,903,490	21,816,109	20,905,766	29.73	86.50
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,221	1,207	1,207	1,219	1,251	1.16	-0.97
Common surplus	3,056,521	3,148,090	3,100,633	3,306,006	3,722,722	-2.91	-28.91
Retained earnings	740,310	247,058	409,392	1,652,248	1,182,675	199.65	296.88
Accumulated other comprehensive income	145,516	145,038	172,523	78,658	-6,075	0.33	78.01
Other equity capital components	-96,887	-88,495	-88,803	-83,434	-74,985		
Total holding company equity capital	3,846,681	3,452,898	3,594,952	4,954,697	4,825,588	11.40	-14.77
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,846,681	3,452,898	3,594,952	4,954,697	4,825,588	11.40	-14.77
Total liabilities and capital	34,867,987	27,365,738	29,498,442	26,770,806	25,731,354	27.41	64.88
Memoranda							
Non-interest-bearing deposits	11,252,286	8,629,677	9,193,827	7,244,885	7,892,589	30.39	80.43
Interest-bearing deposits	18,394,748	14,299,037	15,746,891	11,989,739	10,981,586	28.64	106.10
Total deposits	29,647,034	22,928,714	24,940,718	19,234,624	18,874,175	29.30	95.54
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,594,952	4,954,697	4,954,697	4,825,588	4,977,598		
Accounting restatements	0	-5,283	-5,283	938	0		
Net income	330,918	-1,399,907	-1,237,574	468,636	465,339		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	15,404	-57,217	-45,636	-127,701	-276,626		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	8,083	5,061	5,369	8,449	9,148		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	59,503	100,711	159,748	289,048	288,193		
Change in other comprehensive income	-27,007	66,380	93,865	84,733	-43,382		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,846,681	3,452,898	3,594,952	4,954,697	4,825,588		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	34.41	36.32	40	41.48	36.22	57	38.40	36.22	47	40.26	37.78	43	39.61	37.19	47
Commercial and industrial loans	9.45	12.25	38	18.71	14.99	67	14.05	13.52	55	15.61	12.02	69	17.92	12.85	73
Loans to individuals	1.04	3.48	43	1.50	3.53	49	1.08	3.40	44	1.64	4.20	47	1.55	4.31	42
Loans to depository institutions and acceptances of other banks	0.01	0.01	81	0.02	0.04	78	0.02	0.03	81	0.02	0.04	75	0.05	0.05	82
Agricultural loans	0	0.21	28	0	0.20	29	0	0.19	28	0	0.24	32	0	0.30	29
Other loans and leases	11.02	4.22	91	10.26	4.66	89	11.14	4.63	90	12.87	5.01	92	10.65	5	87
Net loans and leases	55.30	59.81	33	70.87	63.21	67	63.51	61.58	45	69.88	63.77	57	69.27	63.98	54
Debt securities over 1 year	18.94	17.61	57	12.96	14.01	42	16.44	15.55	55	13.14	14.60	47	15.29	14.63	57
Mutual funds and equity securities	0.04	0.06	55	0.01	0.05	43	0.02	0.05	46	0.01	0.06	44	0.02	0.06	46
Subtotal	74.27	78.32	26	83.84	78.43	64	79.98	78.16	45	83.03	79.65	41	84.58	79.97	52
Interest-bearing bank balances	15.51	9.11	87	6.38	6.78	48	9.63	7.51	67	1.74	3.06	45	0.82	3.04	24
Federal funds sold and reverse repos	0.77	0.52	81	0	0.86	26	0.58	0.82	82	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.70	1.53	65	1.11	1.83	46	1.31	1.68	50	1.05	1.91	43	0.29	1.96	21
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	92.26	91.43	58	91.33	90.72	58	91.49	91.05	58	85.81	89.53	11	85.69	89.74	10
Non-interest cash and due from depository institutions	0.51	1.01	15	0.64	1.08	17	0.51	1.07	12	0.64	1.14	17	0.68	1.21	15
Other real estate owned	0.04	0.02	82	0	0.03	14	0.04	0.02	81	0	0.03	17	0.02	0.04	37
All other assets	7.22	7.50	48	8.03	8.16	50	8	7.82	52	13.54	9.27	90	13.63	8.98	90
Memoranda															
Short-term investments	17.99	12.01	80	7.49	10.58	42	11.51	11.17	60	2.78	7.63	38	1.11	7.80	8
U.S. Treasury securities	2.52	1.08	78	0.02	0.92	35	0.02	0.84	41	0.02	1.03	34	1.57	1.04	71
US agency securities (excluding mortgage-backed securities)	0.03	0.77	25	0.06	0.48	33	0.05	0.63	31	0.07	0.54	38	0.13	0.69	42
Municipal securities	5.21	1.72	85	3.25	1.45	79	5.19	1.69	86	2.75	1.34	76	5.10	1.62	86
Mortgage-backed securities	9.90	12.97	38	9.34	11.11	41	10.12	11.75	44	10.01	11.44	41	8.64	11.13	37
Asset-backed securities	1.52	0.38	85	1.33	0.27	87	1.31	0.32	87	1.26	0.28	85	0.08	0.33	64
Other debt securities	1.46	0.52	82	0.07	0.39	46	1.06	0.42	79	0.08	0.39	49	0.07	0.41	50
Loans held-for-sale	0	0.42	8	0	0.48	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	55.94	59.85	34	71.97	63.46	73	64.69	61.72	50	70.40	63.50	61	69.79	63.93	56
Real estate loans secured by 1-4 family	2.02	11.69	9	0.88	12.29	7	0.98	11.91	7	0.85	13.29	8	1.31	13.46	8
Revolving	0.30	1.45	23	0.34	1.80	22	0.35	1.66	24	0.42	2.07	25	0.54	2.27	25
Closed-end, secured by first liens	1.71	9.84	9	0.51	9.99	6	0.61	9.81	7	0.41	10.69	7	0.72	10.57	6
Closed-end, secured by junior liens	0.01	0.20	12	0.02	0.26	19	0.02	0.22	17	0.02	0.28	19	0.04	0.31	21
Commercial real estate loans	32.38	22.48	78	40.58	21.90	92	37.42	22.22	86	39.38	22.23	90	38.28	21.58	88
Construction and land development	10.36	3.35	95	12.60	3.32	98	11.51	3.40	96	11.10	3.44	97	9.17	3.51	94
Multifamily	11.27	3.31	92	12.83	3.07	94	12	3.12	93	13.37	3.01	92	10.90	2.72	92
Nonfarm nonresidential	10.76	14.81	31	15.15	14.50	51	13.91	14.72	45	14.91	14.69	51	18.21	14.44	60
Real estate loans secured by farmland	0	0.34	21	0.02	0.33	35	0	0.33	24	0.02	0.36	36	0.02	0.41	37

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	61.50	59.66	45	57.64	55.37	42	59.36	57.15	44	57.18	57.46	43	56.76	56.49	45
Real estate loans secured by 1-4 family	3.61	19.82	9	1.22	19.50	6	1.51	19.43	6	1.21	20.75	7	1.87	21.10	8
Revolving	0.53	2.42	21	0.47	2.79	21	0.54	2.64	22	0.59	3.15	22	0.77	3.50	22
Closed-end	3.08	17.22	9	0.75	16.49	4	0.98	16.59	6	0.62	17.39	6	1.10	17.39	5
Commercial real estate loans	57.89	36.54	87	56.39	32.96	92	57.84	34.63	90	55.94	33.52	88	54.85	32.14	89
Construction and land development	18.52	5.50	97	17.51	4.97	98	17.79	5.26	97	15.76	5.09	96	13.15	5.20	94
1-4 family	4.18	1.11	94	2.08	0.93	78	2.46	0.93	86	1.46	0.94	69	1.24	1.02	63
Other	14.34	4.33	97	15.43	3.90	98	15.33	4.19	98	14.31	4.02	98	11.91	4.05	97
Multifamily	20.14	5.34	93	17.83	4.72	94	18.55	4.96	94	19	4.69	94	15.62	4.10	93
Nonfarm nonresidential	19.23	24.14	35	21.05	21.76	46	21.50	22.93	44	21.18	22.15	46	26.09	21.40	57
Owner-occupied	5.20	8.14	34	5.07	7.38	35	5.53	7.68	36	5.36	7.72	38	5.64	8.03	38
Other	14.03	15.71	42	15.98	14.16	58	15.97	14.95	55	15.82	14.34	56	20.45	13.38	76
Real estate loans secured by farmland	0	0.59	21	0.03	0.52	33	0	0.54	22	0.03	0.55	35	0.03	0.63	37
Loans to depository institutions and acceptances of other banks	0.02	0.03	80	0.02	0.07	74	0.03	0.06	78	0.03	0.11	73	0.07	0.12	78
Commercial and industrial loans	16.90	20.98	40	26	23.90	62	21.72	22.17	52	22.18	19.53	64	25.68	20.32	71
Loans to individuals	1.86	6.28	43	2.08	6.11	45	1.66	6.13	41	2.33	7.13	42	2.22	7.36	39
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.01	0.37	30	0.01	0.31	28	0.01	0.32	28	0.01	0.37	31	0.01	0.46	28
Other loans and leases	19.70	8.03	87	14.25	8.93	73	17.22	9.09	79	18.28	9.85	82	15.26	9.66	78
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	441.29	383.17	54	451.14	392.62	54	422.13	381.27	51	440.63	391.26	50	426.84	379.80	53
Real estate loans secured by 1-4 family	25.92	124.52	9	9.57	133.24	7	10.77	125.03	7	9.31	138.18	7	14.08	137.84	6
Revolving	3.83	15.53	24	3.71	19.64	22	3.84	17.42	24	4.55	21.26	24	5.82	23.33	25
Closed-end	22.08	107.53	9	5.86	112.01	4	6.93	106.14	6	4.76	115.20	5	8.27	112.79	5
Commercial real estate loans	415.35	238.21	89	441.33	237.30	92	411.33	234.65	89	431.05	229.44	91	412.50	219.72	88
Construction and land development	132.86	35.52	98	137.06	35.78	99	126.51	35.62	98	121.47	34.95	98	98.85	35.36	97
1-4 family	29.97	7.06	94	16.26	6.74	83	17.52	6.34	86	11.23	6.61	71	9.30	7.04	65
Other	102.90	28.07	99	120.79	27.86	99	108.99	28.16	99	110.24	27.32	99	89.55	27.26	98
Multifamily	144.52	34.78	94	139.52	33.28	92	131.90	32.74	92	146.40	31.04	93	117.43	27.85	92
Nonfarm nonresidential	137.97	157.17	39	164.75	157.33	51	152.92	155.06	47	163.18	152.10	52	196.21	147.22	63
Owner-occupied	37.30	52.65	38	39.71	53.29	38	39.32	52.37	41	41.27	53.07	42	42.41	54.89	44
Other	100.67	102.08	51	125.04	101.60	59	113.59	100.54	57	121.91	97.41	62	153.80	91.80	78
Real estate loans secured by farmland	0.03	3.59	22	0.24	3.50	34	0.03	3.44	22	0.27	3.60	35	0.26	4.02	38
Loans to depository institutions and acceptances of other banks	0.18	0.18	81	0.19	0.38	77	0.18	0.28	81	0.20	0.44	74	0.51	0.54	82
Commercial and industrial loans	121.25	127.07	51	203.46	159.86	70	154.45	139.91	58	170.91	122.02	72	193.14	128.82	75
Loans to individuals	13.37	35.29	46	16.26	38.40	49	11.83	37.47	45	17.93	43.51	47	16.67	42.67	43
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0.04	2.01	31	0.05	2.03	29	0.05	1.88	31	0.05	2.18	33	0.04	2.72	30
Other loans and leases	141.38	46.75	92	111.56	51.14	85	122.45	49.54	89	140.88	52.44	91	114.79	51.79	88
Supplemental															
Non-owner occupied CRE loans / Gross loans	54.86	28.84	93	53.98	26.07	96	54.68	27.32	95	53.10	26.45	96	51.66	24.79	96
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	393.59	187.37	93	422.50	186.18	95	388.83	183.76	93	409.21	178.57	95	388.45	167.93	95
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	430.89	244.59	89	462.21	244.21	92	428.15	240.85	90	450.49	236.10	92	430.87	225.98	90

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	17.99	12.01	80	7.49	10.58	42	11.51	11.17	60	2.78	7.63	38	1.11	7.80	8
Liquid assets	27.89	28.17	49	16.09	24.60	25	20.51	26.22	35	12.11	22.44	20	11.31	22.72	13
Investment securities	20.68	19.64	57	14.08	16.55	39	17.77	17.85	52	14.20	16.99	40	15.60	17.27	44
Net loans and leases	55.30	59.81	33	70.87	63.21	67	63.51	61.58	45	69.88	63.77	57	69.27	63.98	54
Net loans, leases and standby letters of credit	56.28	60.62	34	72.20	64.12	74	64.66	62.48	48	71.21	64.84	61	70.69	65.07	54
Core deposits	80.32	74.75	66	74.34	68.08	57	78.19	70.67	68	63.86	63.09	38	66.89	62.13	52
Noncore funding	4.73	10.89	26	9.66	16.68	33	6.37	14.13	27	15.10	19.36	46	11.79	21.34	25
Time deposits of \$250K or more	1.64	1.81	53	2.38	2.56	53	1.81	2.11	50	1.81	2.94	30	1.60	2.89	28
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.20	11	0.18	1.49	31	0	1.47	10	1.65	1.94	61	1.29	1.97	54
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.77	0.52	10	0.18	0.52	45	-0.58	0.54	12	1.65	0.48	76	1.29	0.54	68
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.02	0.99	32	0.04	2.06	15	0.02	1.24	22	5.04	3.01	72	4.04	3.67	60
Earning assets that reprice within 1 year	40.33	38.93	50	32.61	39.71	28	33.76	39.38	33	40.16	39.29	52	43.75	40.29	63
Interest-bearing liabilities that reprice within 1 year	3.55	7.04	26	7.24	9.42	46	4.22	8.20	27	9.08	10.19	51	7.37	10.01	40
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	36.78	30.25	63	25.37	28.34	40	29.54	29.11	47	31.08	26.63	59	36.38	27.38	73
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-17.85	-1.82	9	2.59	6.94	37	-6.42	3.20	24	14.84	14.45	54	12.62	16.62	42
Net short-term noncore funding dependence	-18.54	-8.21	16	2.02	-2.29	60	-7.33	-4.76	34	14.23	3.38	83	12.54	4.66	74
Short-term investment / Short-term noncore funding	427.31	284.81	76	81.59	138.95	40	203.99	184.19	62	19.07	77.77	24	9.45	66.46	9
Liquid assets - short-term noncore funding / Nonliquid assets	32.83	34.02	53	8.23	23.27	29	18.71	28.18	41	-2.83	16.97	15	-0.45	16.04	21
Net loans and leases / Total deposits	65.03	74.66	27	84.58	82.84	50	75.12	79.43	34	97.26	90.31	72	94.44	90.08	62
Net loans and leases / Core deposits	68.85	81.17	28	95.33	93.70	55	81.22	88.34	39	109.43	103.93	68	103.56	105	52
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.84			1.82			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	7.95	1.94	96	8.95	4.82	86	9.93	4.31	90	4.73	1.36	95	-0.38	-1.98	87
Structured notes appreciation (depreciation) / Tier 1 capital		0.01		0.03	0	80		0.02		0.01	0	60	-0.01	-0.05	33
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.82	84.66	82	99.93	85.75	85	99.88	87.23	83	99.92	85.40	87	99.88	81.88	87
U.S. Treasury securities	12.16	5.52	80	0.14	5.43	34	0.10	4.72	39	0.14	6.15	32	10.05	6.99	70
US agency securities (excluding mortgage-backed securities)	0.17	4.50	23	0.41	3.23	33	0.28	4.01	28	0.46	3.49	40	0.83	4.02	39
Municipal securities	25.20	8.87	86	23.05	9.39	81	29.22	9.83	85	19.35	7.75	82	32.69	9.16	92
Mortgage-backed securities	47.86	66.59	19	66.36	67.27	45	56.98	66.64	35	70.52	67.43	49	55.37	65.45	34
Asset-backed securities	7.37	2.05	84	9.44	1.68	90	7.35	1.91	86	8.91	1.66	89	0.50	2.05	65
Other debt securities	7.05	3.17	80	0.53	2.93	44	5.95	3.01	78	0.55	2.94	47	0.44	2.79	48
Mutual funds and equity securities	0.18	0.32	58	0.07	0.37	42	0.12	0.35	44	0.08	0.40	43	0.12	0.42	47
Debt securities 1 year or less	8.24	8.69	57	7.88	11.75	46	7.35	10.55	48	7.36	11.86	45	1.87	11.91	16
Debt securities 1 to 5 years	25.33	17.05	72	26.68	18.03	70	31.97	17.03	82	24.78	17.94	70	29.72	19.18	72
Debt securities over 5 years	66.24	72.17	30	65.37	66.01	42	60.57	69.86	30	67.78	66.02	41	68.29	64.73	44
Pledged securities	6.79	33.87	13	16.66	37.40	25	8.57	35.67	17	12.79	30.57	24	11.41	33.30	21
Structured notes, fair value	0	0.03	41	0.21	0.02	89	0	0.02	42	0.20	0.03	89	0.18	0.04	89
Percent Change from Prior Like Quarter															
Short-term investments	205.90	51.37	90	196.56	146.89	71	355.79	183.32	79	161.49	26.69	91	-14.75	6.77	22
Investment securities	87.13	33.34	86	1.14	14.17	30	37.93	23.62	75	-5.33	11.75	13	6.39	9.42	59
Core deposits	37.65	16.88	91	22.83	25.99	43	34.92	26.88	80	-0.68	11.23	5	1.57	7.29	29
Noncore funding	-37.64	-23.76	34	-38.39	-2.41	6	-53.52	-12.18	5	33.31	6.59	86	26.71	10.67	79

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	9,723,763	9,545,327	8,942,393	9,602,757	8,490,996
Commit: Secured commercial real estate loans	3,339,564	3,221,727	3,205,264	3,646,729	3,212,539
Commit: Unsecured real estate loans	366,693	329,160	361,985	267,128	61,398
Credit card lines (reported semiannually, June/Dec)	55,671	58,982	59,727	92,552	64,311
Securities underwriting	0	0	0	0	0
Standby letters of credit	343,618	365,792	337,315	355,478	364,210
Commercial and similar letters of credit	100	0	21	24	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	88,381	10,649	59,867	15,159	24,459
Futures and forward foreign exchange	0	11,695	44,645	21,560	45,467
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	28,463	68,545	28,463	69,584	80,468
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	22,345	26,391	24,081	26,079	31,413
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	27.89	22.45	75	34.88	21.74	85	30.31	22.01	82	35.87	23.52	82	33	24.05	78
Standby letters of credit	0.99	0.67	78	1.34	0.72	82	1.14	0.71	78	1.33	0.84	79	1.42	0.92	78
Commercial and similar letters of credit	0	0.02	40	0	0.02	19	0	0.02	41	0	0.02	37	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	0.40	49.75	3	0.43	51.68	2	0.53	48.62	3	0.49	68.47	4	0.71	65.81	5
Interest rate contracts	0.25	35.96	4	0.04	36.85	1	0.20	34.36	1	0.06	47.31	2	0.10	43.84	2
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.82	9	0	2.30	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	0.25	20.67	11	0.04	22.27	7	0.20	20.83	8	0.06	28.86	7	0.10	26.74	6
Foreign exchange contracts	0.08	6.16	62	0.29	5.77	64	0.25	6.01	64	0.34	10.12	61	0.49	10.92	65
Futures and forward foreign exchange contracts	0	3.93	26	0.04	3.58	57	0.15	3.47	62	0.08	5.23	55	0.18	5.22	57
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0.08	0.73	80	0.25	0.74	81	0.10	0.77	79	0.26	2.03	79	0.31	2.17	78
Equity, commodity, and other derivative contracts	0.06	0.86	71	0.10	1.80	69	0.08	1.86	68	0.10	3.32	68	0.12	4.08	67
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0.06	0.19	81	0.10	0.38	78	0.08	0.37	79	0.10	0.94	76	0.12	1.29	74
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	51.20	42.93	74	48.21	41.55	73	46.12	42.82	72	52.39	45.53	73	50.35	44.93	73

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	139,189	117,280	157,056	132,382	181,807
Interest rate contracts	88,381	10,649	59,867	15,159	24,459
Foreign exchange contracts	28,463	80,240	73,108	91,144	125,935
Equity, commodity, and other contracts	22,345	26,391	24,081	26,079	31,413
Derivatives Position					
Futures and forwards	0	11,695	44,645	21,560	45,467
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	22,345	26,391	24,081	26,079	31,413
Exchange-traded	0	0	0	0	0
Over-the-counter	22,345	26,391	24,081	26,079	31,413
Swaps	116,844	79,194	88,330	84,743	104,927
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	139,189	117,280	157,056	132,382	181,807
Interest rate contracts	88,381	10,649	59,867	15,159	24,459
Foreign exchange contracts	28,463	80,240	73,108	91,144	125,935
Equity, commodity, and other contracts	22,345	26,391	24,081	26,079	31,413
Derivative contracts (excluding futures and FX 14 days or less)	128,867	108,292	147,443	124,891	176,303
One year or less	1,097	58,055	45,597	28,173	65,727
Over 1 year to 5 years	31,591	4,586	31,653	78,523	85,959
Over 5 years	96,179	45,651	70,193	18,195	24,617
Gross negative fair value (absolute value)	844	129	1,150	755	391
Gross positive fair value	7,718	7,966	8,750	4,668	8,392
Held for trading	0	0	0	0	0
Non-traded	7,718	7,966	8,750	4,668	8,392
Current credit exposure on risk-based capital derivative contracts	3,327	3,186	4,229	1,234	3,599
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	63.50	94.09	9	9.08	95.13	3	38.12	94.10	3	11.45	93.44	2	13.45	92.91	2
Foreign exchange contracts	20.45	3.27	89	68.42	2.75	96	46.55	3.49	95	68.85	3.20	96	69.27	3.39	95
Equity, commodity, and other contracts	16.05	1.17	96	22.50	1.12	97	15.33	1.17	96	19.70	1.64	93	17.28	1.93	94
Futures and forwards															
Written options	0	12.57	8	9.97	12.99	58	28.43	14.05	75	16.29	13.49	65	25.01	12.78	76
Exchange-traded	0	7.49	7	0	8.37	6	0	8.18	6	0	5.91	6	0	6.60	7
Over-the-counter	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	0	7.20	7	0	7.94	7	0	7.73	7	0	5.10	6	0	5.49	8
Exchange-traded	16.05	3.44	92	22.50	3.38	96	15.33	3.42	89	19.70	4.42	91	17.28	4.19	91
Over-the-counter	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	16.05	3.04	93	22.50	2.87	96	15.33	2.86	91	19.70	3.35	92	17.28	3.20	93
Held for trading															
Interest rate contracts	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Foreign exchange contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Equity, commodity, and other contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Non-traded															
Interest rate contracts	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Foreign exchange contracts	63.50	56.19	56	9.08	54.31	23	38.12	53.82	50	11.45	52.22	28	13.45	50.60	35
Equity, commodity, and other contracts	20.45	0.38	95	68.42	0.28	99	46.55	0.46	98	68.85	0.34	99	69.27	0.57	99
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	16.05	0.13	96	22.50	0.10	98	15.33	0.10	98	19.70	0.13	96	17.28	0.16	96
Over 1 year to 5 years	92.58	91.87	34	92.34	89.91	41	93.88	91.48	42	94.34	93.86	38	96.97	94.47	49
Over 5 years	0.79	28.05	10	49.50	30.94	74	29.03	32.05	54	21.28	32.17	50	36.15	32.51	65
Gross negative fair value (absolute value)	22.70	26.03	44	3.91	27.26	18	20.15	27.06	44	59.32	30.45	88	47.28	31.16	77
Gross positive fair value	69.10	30.08	84	38.92	28.48	64	44.69	29.56	68	13.74	28.09	33	13.54	28.71	35
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.61	1.25	33	0.11	1.76	7	0.73	1.55	37	0.57	0.83	43	0.22	0.72	11
Gross positive fair value (X)	5.54	1.68	97	6.79	2.69	99	5.57	2.23	98	3.53	1.19	96	4.62	0.85	98
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	9	0	0.07	5	0	0.07	7	0	0.06	10	0	0.06	6
Gross positive fair value (X)	0	0.07	13	0	0.11	14	0	0.09	10	0	0.07	16	0	0.06	22
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	37	0	0.02	33	0	0.02	35	0	0.01	46	0	0.01	55
Current credit exposure (X)	0	0.05	16	0	0.08	17	0	0.06	17	0	0.05	12	0	0.04	19
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.63	16	0.01	1.03	17	0.02	0.85	17	0.01	0.73	12	0.02	0.53	17

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	348,181	138,785	138,785	132,472	139,455
Gross losses	4,804	36,188	96,097	32,775	60,277
Write-downs, transfers to loans held-for-sale	3,761	303	725	2,408	2,549
Recoveries	7,223	3,836	8,876	16,088	16,520
Net losses	-2,419	32,352	87,221	16,687	43,757
Provision for loan and lease losses	-125,000	191,000	293,000	23,000	36,774
Adjustments	0	3,617	3,617	0	0
Ending balance	225,600	301,050	348,181	138,785	132,472
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.76	-0.14	3	1.43	0.85	85	1.06	0.51	90	0.09	0.15	38	0.15	0.14	62
Provision for loan and lease losses / Average loans and leases	-1.32	-0.25	3	1.93	1.37	78	1.51	0.82	86	0.13	0.24	36	0.22	0.24	63
Provision for loan and lease losses / Net loan and lease losses	5,167.42	77.32	94	590.38	792.43	53	335.93	487.86	51	137.83	130.58	67	84.04	134.68	23
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.39	32	1.53	1.51	60	1.82	1.58	72	0.74	0.83	40	0.74	0.90	34
Allowance for loan and lease losses / Total loans and leases	1.16	1.37	34	1.53	1.48	60	1.82	1.55	73	0.74	0.81	43	0.74	0.89	36
Allowance for loan and lease losses / Net loans and leases losses (X)		15.27		4.65	11.83	31	3.99	11.58	20	8.32	8.03	68	3.03	7.54	28
Allowance for loan and lease losses / Nonaccrual assets	251.04	318.67	47	181.23	321.01	29	272.80	299.17	57	150.28	218.72	46	166.98	214.03	50
ALLL / 90+ days past due + nonaccrual loans and leases	397.16	260.68	77	181.23	244.42	35	381.93	244.34	78	150.28	151.73	62	166.98	160.51	64
Gross loan and lease losses / Average loans and leases	0.05	0.22	15	0.37	0.35	64	0.50	0.34	75	0.18	0.28	42	0.36	0.30	72
Recoveries / Average loans and leases	0.08	0.08	55	0.04	0.07	38	0.05	0.07	36	0.09	0.08	63	0.10	0.09	61
Net losses / Average loans and leases	-0.03	0.13	6	0.33	0.28	64	0.45	0.27	79	0.09	0.21	38	0.26	0.22	69
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.02	0	98	0	0	92	0	0	89	0.01	0	89	0.02	0	91
Recoveries / Prior year-end losses	7.52	16.12	22	11.70	15.46	41	27.08	33.98	43	26.69	36.22	42	20.30	41.30	19
Earnings coverage of net loan and lease losses (X)	-133.07	4.52	9	-36.60	21.56	5	-9.97	22.91	3	39.31	24.40	79	15.31	21.75	53

Net Loan and Lease Losses By Type

Real estate loans	-0.07	0.03	4	0.08	0.03	86	0.06	0.04	67	0	0.01	35	0.06	0.02	79
Real estate loans secured by 1-4 family	0	-0.01	53	0.13	0.01	93	0.06	0.01	88	-0.10	0.01	4	-0.04	0.01	12
Revolving	-0.01	-0.05	49	0.37	0.01	93	0.26	0.01	92	-0.12	0.02	7	-0.10	0.03	13
Closed-end	0	-0.01	55	-0.01	0.01	24	-0.05	0	11	-0.09	0	4	0	0.01	46
Commercial real estate loans	-0.07	0.05	4	0.08	0.03	79	0.06	0.07	60	0	0.01	47	0.06	0.01	85
Construction and land development	0.04	0	89	0	0	64	0	0	48	0	-0.01	60	-0.01	-0.03	49
1-4 family	0	0	57	0	0	59	0	0	29	0	0	55	0	-0.01	28
Other	0.04	-0.01	90	0	0	60	0	0	57	0	-0.01	61	0	-0.02	47
Multifamily	0	0.01	80	0	0	58	0	0	58	-0.01	0	10	-0.04	0	12
Nonfarm nonresidential	-0.26	0.07	2	0.21	0.05	88	0.15	0.11	74	0.01	0.02	52	0.15	0.02	92
Owner-occupied	0.01	0.01	71	0.01	0.02	66	0.01	0.02	64	0.01	0.01	76	0.05	0.01	85
Other	-0.27	0.06	0	0.20	0.03	93	0.14	0.08	78	0	0.01	22	0.10	0.01	92
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.08	0.20	41	1.07	0.46	84	1.85	0.47	93	0.39	0.37	63	0.83	0.31	87
Loans to individuals	0.26	0.78	27	0.29	1.41	13	1.25	1.13	69	0.15	1.17	10	0.05	1.16	4
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.01	0.08	17	0	0.13	40	0	0.15	13	0	0.15	11	-0.01	0.14	10

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	26,617	7,900	8,873	8,540	10,483
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	56,803	166,113	91,163	92,353	79,333
Total past due and nonaccrual loans and leases	83,420	174,013	100,036	100,893	89,816
Restructured					
Restructured 30-89 days past due	84	0	0	0	435
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	17,066	45,353	16,976	54,329	53,011
Total restructured loans and leases	17,150	45,353	16,976	54,329	53,446
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	40,045	15,037	14,254	12,257	17,265
Other real estate owned	12,813	247	13,198	440	4,235
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	33,063	0	36,471	0	0
Total other assets past due and nonaccrual	33,063	0	36,471	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.14	0.27	34	0.04	0.36	4	0.05	0.39	4	0.05	0.43	4	0.06	0.44	4
90+ days past due loans and leases	0	0.10	10	0	0.13	9	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	0.29	0.58	23	0.84	0.61	76	0.48	0.66	39	0.49	0.51	50	0.44	0.54	45
90+ days past due and nonaccrual loans and leases	0.29	0.73	15	0.84	0.80	64	0.48	0.85	30	0.49	0.71	34	0.44	0.75	27
Restructured															
30-89 days past due restructured	0	0.01	42	0	0.01	16	0	0.01	16	0	0.01	13	0	0.02	41
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.09	0.12	48	0.23	0.13	76	0.09	0.13	46	0.29	0.14	84	0.30	0.16	82
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.14	0.27	34	0.04	0.37	4	0.05	0.40	4	0.05	0.43	3	0.06	0.44	4
90+ days past due assets	0	0.10	9	0	0.13	8	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets	0.46	0.59	43	0.84	0.62	76	0.67	0.67	57	0.49	0.53	48	0.44	0.57	44
30+ days past due and nonaccrual assets	0.60	1.04	30	0.88	1.21	39	0.71	1.29	27	0.54	1.19	12	0.50	1.26	9
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.26	0.43	29	0.61	0.49	72	0.43	0.52	46	0.34	0.44	43	0.31	0.48	29
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.46	34	0.61	0.52	67	0.48	0.55	47	0.35	0.48	41	0.32	0.52	26
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.31	0.52	30	0.66	0.56	60	0.40	0.60	31	0.39	0.53	37	0.39	0.60	30
Allowance for loan and lease losses	48.65	67.93	37	60.25	65.48	53	34.07	66.66	21	75.69	115.41	31	76.44	118.28	32
Equity capital + allowance for loan and lease losses	2.69	4.43	29	4.83	4.83	50	3.01	4.97	27	2.06	4.28	23	2.04	4.79	19
Tier 1 capital + allowance for loan and lease losses	3.99	5.28	38	7.05	5.98	63	4.31	6.05	33	4.30	5.65	42	4.24	6.16	32
Loans and leases + other real estate owned	0.56	0.88	31	0.92	0.92	51	0.62	0.97	30	0.56	0.85	29	0.56	0.96	24

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.21	0.24	52	0.01	0.39	3	0.04	0.39	7	0.05	0.38	8	0.06	0.42	6
90+ days past due	0	0.12	15	0	0.15	13	0	0.16	14	0	0.16	13	0	0.22	12
Nonaccrual	0.34	0.65	28	0.57	0.63	50	0.41	0.76	28	0.20	0.46	26	0.19	0.57	18
Commercial and industrial															
30–89 days past due	0.01	0.17	9	0.11	0.23	33	0.06	0.23	19	0.05	0.31	16	0.08	0.30	17
90+ days past due	0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
Nonaccrual	0.44	0.64	45	1.92	0.75	93	1.03	0.75	72	1.67	0.83	87	1.22	0.76	77
Individuals															
30–89 days past due	0.40	0.55	43	0.26	0.58	26	0.40	0.83	27	0.23	0.83	20	0.15	0.84	16
90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual	0.10	0.18	52	0.13	0.22	51	0.12	0.28	45	0.11	0.17	52	0.15	0.23	52
Depository institution loans															
30–89 days past due	0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
Nonaccrual	0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
Nonaccrual	15.20	0.69	96	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due		0.01			0			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0	0.11	18	0	0.14	12	0	0.18	15	0	0.20	14	0	0.17	30
90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0.04	0.13	54	0.09	0.15	55	0.06	0.15	55	0.02	0.13	41	0.13	0.14	66

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.31	0.35	57	0	0.60	1	0.21	0.65	17	0.75	0.67	65	0.30	0.71	20
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.87	0.82	65	0.90	0.84	62	0.52	0.89	34	1.06	0.73	76	0.93	0.86	63
Revolving	30-89 days past due	0	0.29	6	0	0.40	6	0	0.48	5	0.34	0.45	36	0.29	0.50	33
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.62	1.05	49	1.46	1.27	71	0.72	1.13	49	1.36	1	76	1.01	1.17	68
Closed-end	30-89 days past due	0.36	0.36	63	0	0.61	1	0.32	0.65	26	1.14	0.70	79	0.30	0.75	21
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.91	0.77	68	0.54	0.81	36	0.40	0.87	28	0.78	0.70	59	0.87	0.84	62
Junior lien	30-89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	9	0.05	0.03	74
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.01	0.04	34	0.06	0.05	62	0.05	0.04	60	0.08	0.04	75	0.05	0.06	57
Commercial real estate	30-89 days past due	0.20	0.14	70	0.01	0.23	13	0.04	0.26	24	0.03	0.18	20	0.05	0.17	21
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.30	0.52	38	0.56	0.43	68	0.40	0.62	43	0.18	0.23	47	0.16	0.28	36
Construction and development	30-89 days past due	0.63	0.12	89	0.03	0.24	39	0.02	0.28	31	0.05	0.28	38	0.06	0.21	37
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.06	0.36	48	0.01	0.25	26	0.01	0.41	26	0.01	0.20	32	0.02	0.19	33
1-4 family	30-89 days past due	0.63	0.02	97	0.03	0.04	66	0.02	0.03	63	0.05	0.06	63	0.06	0.06	66
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.05	0.02	84	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0	0.07	21	0	0.17	19	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.29	34	0.01	0.18	33	0.01	0.35	29	0.01	0.17	38	0.02	0.15	40
Multifamily	30-89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0.01	0.08	44	0.01	0.10	42
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	35	0.01	0.11	42	0	0.05	44	0	0.08	23
Nonfarm non-residential	30-89 days past due	0	0.14	7	0	0.20	6	0.09	0.23	40	0.04	0.14	23	0.08	0.17	28
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.85	0.66	67	1.50	0.55	91	1.07	0.80	65	0.47	0.28	76	0.33	0.30	60
Owner Occupied	30-89 days past due	0	0.04	10	0	0.07	8	0.09	0.07	68	0.04	0.07	45	0.07	0.09	43
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.85	0.25	93	0.48	0.24	81	0.49	0.27	78	0.46	0.16	90	0.29	0.17	74
Other	30-89 days past due	0	0.09	12	0	0.11	9	0	0.14	11	0	0.07	9	0.01	0.07	22
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.40	10	1.02	0.24	92	0.58	0.44	68	0.01	0.10	23	0.04	0.13	38
Farmland	30-89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,960,855	3,060,802	3,013,037	3,223,791	3,648,988
Retained earnings	775,141	302,252	477,619	1,652,248	1,182,675
Accumulated other comprehensive income (AOCI)	145,516	145,038	172,523	78,658	-6,075
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,881,512	3,508,092	3,663,179	4,954,697	4,825,588
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,208,111	1,092,550	1,086,935	2,569,073	2,575,977
Accumulated other comprehensive income-related adjustments	145,516	145,038	172,523	78,658	-6,075
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,527,885	2,270,504	2,403,721	2,306,966	2,255,686
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	98
Common equity tier 1 capital	2,527,885	2,270,504	2,403,721	2,306,966	2,255,588
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	98
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,527,885	2,270,504	2,403,721	2,306,966	2,255,588
Tier 2 Capital					
Tier 2 capital instruments and related surplus	847,765	446,949	451,837	444,463	440,231
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	263,294	285,262	286,434	174,646	169,333
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,111,059	732,211	738,271	619,109	609,564
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,111,059	732,211	738,271	619,109	609,564
Exited advanced approach tier 2 capital					
Total capital	3,638,944	3,002,715	3,141,992	2,926,075	2,865,152
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	34,178,203	26,505,663	29,184,537	26,256,015	24,842,885
Less: Deductions from common equity tier 1 capital	1,208,111	1,092,550	1,086,935	2,569,073	2,576,075
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	32,970,092	25,413,113	28,097,602	23,686,942	22,266,810
Total risk-weighted assets	24,274,256	22,781,836	22,837,693	23,584,174	22,525,096
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	10.41	12.66	18	9.97	11.98	21	10.53	12.35	24	9.78	12.11	18	10.01	12.09	16
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	10.41	13.44	4	9.97	12.72	6	10.53	13.08	8	9.78	12.78	5	10.01	12.85	5
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.99	15.42	48	13.18	14.77	23	13.76	15.23	25	12.41	14.36	15	12.72	14.45	23
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.67	9.11	13	8.93	9.03	50	8.55	9.13	37	9.74	9.76	57	10.13	9.71	67
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	204,146	200,732	203,031	199,030	194,897	1.70	57.02

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			54.79			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			45.21			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue		3.14			3.04			2.84			7.32			4.86	
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91			44.54	
Other premium income / Total premium income		69.08			59.99			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	7.41	11.54	34	7.81	11.35	39	7.38	11.03	37	8.14	11.51	40	8.16	10.22	40
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	110,216	209,950	177,340	229,690	205,393
Real estate loans	0	37,118	39,341	39,225	37,139
Commercial and industrial loans	110,216	172,832	137,999	190,465	168,254
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	110,216	209,950	177,340	229,690	205,393
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-47.50	-1.19	9	-9.92	10.27	32	-22.79	-2.40	17	11.83	22.48	70	42.38	7.24	84
Total selected assets	-47.50	3.19	9	-9.92	5.10	34	-22.79	2.04	18	11.83	12.40	72	42.38	3.24	90
Deposits		9.07			10.22			3.46			10.36			5	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name _____

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Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	66,171	192,358	258,532	337,426	685,169	-65.60	-48.80
Dividends	66,000	192,000	258,000	336,000	684,000	-65.63	-48.84
Interest	171	358	532	1,426	1,169	-52.23	-27.23
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	66,171	192,358	258,532	337,426	685,169	-65.60	-48.80
Securities gains (losses)	0	0	0	0	0		
Other operating income	11,807	2,865	10,749	8,856	7,652	312.11	24497.92
Total operating income	77,978	195,223	269,281	346,282	692,821	-60.06	-39.68
Operating Expenses							
Personnel expenses	4,692	1,863	5,374	5,521	4,646	151.85	231.82
Interest expense	0	0	0	0	0		
Other expenses	4,462	5,885	10,205	10,950	11,972	-24.18	-7.00
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	9,154	7,748	15,579	16,471	16,618	18.15	47.36
Income (loss) before taxes	72,196	188,458	256,698	329,269	675,740	-61.69	-41.34
Applicable income taxes (credit)	619	-2,106	3,267	-2,202	-7,262		186.57
Extraordinary items							
Income before undistributed income of subsidiaries	71,577	190,564	253,431	331,471	683,002	-62.44	-41.74
Equity in undistributed income of subsidiaries	259,341	-1,590,471	-1,491,005	137,165	-217,663		421.09
Bank subsidiaries	254,341	-1,583,938	-1,484,284	152,310	-202,706		444.32
Nonbank subsidiaries	5,000	-6,533	-6,721	-15,145	-14,957		64.31
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	330,918	-1,399,907	-1,237,574	468,636	465,339		91.70
Memoranda							
Bank net income	320,341	-1,391,938	-1,226,284	488,310	481,294		82.30
Nonbank net income	5,000	-6,533	-6,721	-15,145	-14,957		64.31
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	4,156,664	104.24	3,776,007	105.09	3,914,728	104.83	5,286,693	5,022,495	10.08	-6.40
Common and preferred stock	4,106,664	102.98	3,726,007	103.70	3,864,728	103.49	5,236,693	4,972,495	10.22	-6.47
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	50,000	1.25	50,000	1.39	50,000	1.34	50,000	50,000	0.00	0.00
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	-321,827	-8.07	-325,114	-9.05	-324,415	-8.69	-327,426	-324,374		
Common and preferred stock	-321,827	-8.07	-325,114	-9.05	-324,415	-8.69	-327,426	-324,374		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	12,351	0.31	1,977	0.06	5,435	0.15	179	2,417	524.73	5293.45
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	131,419	3.30	111,394	3.10	125,849	3.37	110,871	242,857	17.98	-71.32
Cash and due from unrelated depository institution	2,000	0.05	2,000	0.06	2,000	0.05	3,090	2,000	0.00	0.00
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	7,121	0.18	26,843	0.75	10,909	0.29	20,066	20,629	-73.47	-87.94
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,987,728	100.00	3,593,107	100.00	3,734,506	100.00	5,093,473	4,966,024	10.98	-14.22
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	5,992	0.15	5,154	0.14	4,500	0.12	3,721	5,381	16.26	371.07
Balance due to subsidiaries and related institutions	135,055	3.39	135,055	3.76	135,055	3.62	135,055	135,055	0.00	0.72
Total liabilities	141,047	3.54	140,209	3.90	139,555	3.74	138,776	140,436	0.60	4.20
Equity Capital	3,846,681	96.46	3,452,898	96.10	3,594,951	96.26	4,954,697	4,825,588	11.40	-14.77
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,221	0.03	1,207	0.03	1,207	0.03	1,219	1,251	1.16	-0.97
Common surplus	3,056,521	76.65	3,148,090	87.61	3,100,633	83.03	3,306,006	3,722,722	-2.91	-28.91
Retained earnings	740,310	18.56	247,058	6.88	409,391	10.96	1,652,248	1,182,675	199.65	296.88
Accumulated other comprehensive income	145,516	3.65	145,038	4.04	172,523	4.62	78,658	-6,075	0.33	78.01
Other equity capital components	-96,887	-2.43	-88,495	-2.46	-88,803	-2.38	-83,434	-74,985		
Total liabilities and equity capital	3,987,728	100.00	3,593,107	100.00	3,734,506	100.00	5,093,473	4,966,024	10.98	-14.22
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	135,055	3.39	135,055	3.76	135,055	3.62	135,055	135,055	0.00	0.72
Notes payable to subsidiaries that issued TPS	131,000	3.29	131,000	3.65	131,000	3.51	131,000	131,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	17.99	12.64	84	-66.63	4.33	3	-32.07	7.29	3	9.63	9.68	50	9.67	10.40	41
Bank net income / Average equity investment in banks	16.17	12.37	80	-66.14	4.55	3	-30.27	7.45	3	9.53	10.51	46	9.63	11.19	36
Nonbank net income / Average equity investment in nonbanks		13.40			7.01			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	96.80	96.24	28		91.35			88.16		104.20	82.22	59	103.43	82.56	54
Nonbank net income / Parent net income	1.51	3.10	62		6.35			3.59			5.93			3.78	
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	3.67	16.87	18	4.06	20.37	20	3.88	20.06	17	2.80	20.43	15	2.91	20.88	17
Total debt / Equity capital	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	3.41	13.82	20	3.79	16.78	22	3.64	16.67	19	2.64	16.36	18	2.71	17.10	20
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	98.39	103.07	23	98.49	103.11	19	98.48	102.81	23	99.08	103.22	22	96.32	103.10	16
Total investment in subs / Equity capital	99.69	108.26	24	99.94	110.49	20	99.87	110.16	20	100.09	111.07	25	97.36	112.48	9
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.09	0.25	26		0.67			0.47		-0.10	0.36	21	-0.38	0.35	14
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	112.67	138.64	46	181.94	143.95	73	151.72	136.59	66	114.06	177.68	27	229.68	162.34	78
Cash from ops + noncash items + op expense / Op expense + dividend	122.12	130.64	51	181.54	154.33	68	163.96	147.24	67	122.13	190.27	27	234.35	174.91	77
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.11	103.17	61	99.48	148.07	44	107.92	134.08	45	57.16	116.34	12	118.71	103.19	71
Pretax operating income + interest expense / Interest expense		1,479.01			2,733.67			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	4,176.57	1,667.11	87	7,551.88	1,374.36	93	5,942.01	1,539.23	90	5,061.11	1,632.83	91	10,416.64	1,369.37	96
Dividends + interest from subsidiaries / Interest expense + dividends	111.21	153.06	42	191	169.52	66	161.84	150.43	63	116.74	210.80	20	237.75	188.90	72
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.17	3.64	51	2.98	3.69	57	3.27	3.85	53	2.11	2.64	56	4.80	2.61	70
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name _____

City/State _____

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	83.13	78.46	60	52.85	73.92	39	63.03	81.10	41	87.20	57.84	78	42.20	57.26	34
Dividends declared / Net income	17.98	25.30	35		60.26			42.29		61.68	33.08	91	61.93	27.33	95
Net income – dividends / Average equity.....	14.76	9.64	81	-71.43	1.15	2	-36.20	4.14	3	3.69	6.46	17	3.68	7.33	12
Percent of Dividends Paid															
Dividends from bank subsidiaries	110.92	139.49	48	190.64	166.94	66	161.50	132.17	64	116.24	178.13	34	237.34	157.73	71
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	110.92	193.08	37	190.64	205.70	61	161.50	174.85	56	116.24	260.40	21	237.34	215.26	63
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	20.60	36.56	30		82.59			60.28		68.81	66.55	53	142.12	60.71	95
Interest income from bank subsidiaries.....	0.05	0.11	73		0.58			0.36		0.29	0.54	67	0.24	0.52	66
Management and service fees from bank subsidiaries	0	0.90	37		3.18			1.47		0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46		0.01			0		0	0	46	0	0	47
Operating income from bank subsidiaries	20.66	38.35	30		98.26			62.88		69.10	69.36	46	142.36	63.43	93
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18		52.25			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....	0	2.35	32		7.62			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries	0	0.63	39		1.87			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....	0	0.08	46		0.22			0.16			1.06			0.15	
Operating income from nonbank subsidiaries	0	76.16	7		78.35			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	84.64	67.82	39	98.35	66.84	65	95.81	69.76	56	97.03	67.32	63	98.73	65.18	73
Interest income from bank subsidiaries.....	0.22	0.39	76	0.18	1.06	65	0.20	0.63	64	0.41	0.80	68	0.17	0.92	61
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	84.86	81.78	31	98.53	81.90	49	96.01	82.20	41	97.44	78.80	48	98.90	74.20	57
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	6.48	17	0	6.25	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.31			33.86			27.08			28.33			26.53	